

In re:  
Diosquelmy Margarita Rondon Munoz  
Debtor

Case No. 24-10707-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 14, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2024:

Recip ID	Recipient Name and Address
db	Diosquelmy Margarita Rondon Munoz, 226 W Allegheny Ave, Philadelphia, PA 19133-3616
14860885	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jun 15 2024 03:50:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Jun 14 2024 23:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 15 2024 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14860870	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 14 2024 23:49:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
14860869	+ Email/Text: bankruptcy@acimacredit.com	Jun 14 2024 23:50:00	Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384
14860872	Email/Text: megan.harper@phila.gov	Jun 14 2024 23:50:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14860871	EDI: CAPITALONE.COM	Jun 15 2024 03:50:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14860873	Email/Text: bankruptcy@philapark.org	Jun 14 2024 23:50:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14860874	+ EDI: WFNNB.COM	Jun 15 2024 03:50:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14860875	+ EDI: CCS.COM	Jun 15 2024 03:50:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14860879	EDI: CITICORP	Jun 15 2024 03:50:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14860876	EDI: IRS.COM	Jun 15 2024 03:50:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14860877	EDI: JEFFERSONCAP.COM		

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		Jun 15 2024 03:50:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
14860878	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2024 23:48:29	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14860880	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2024 23:49:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14860881	+ Email/Text: nesc308@nescfcu.org	Jun 14 2024 23:49:00	Nesc Federal Credit Un, 248 Pleasant St, Methuen, MA 01844-7149
14860882	Email/Text: fesbank@attorneygeneral.gov	Jun 14 2024 23:49:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14860883	EDI: PENNDEPTREV	Jun 15 2024 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14860883	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14860884	^ MEBN	Jun 14 2024 23:45:32	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14860886	+ Email/Text: bankruptcy@philapark.org	Jun 14 2024 23:50:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14860887	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 14 2024 23:49:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14860888	^ MEBN	Jun 14 2024 23:45:22	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14860889	EDI: CAPITALONE.COM	Jun 15 2024 03:50:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

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LYNN E. FELDMAN

trustee.feldman@rcn.com lfeldman@ecf.axosfs.com

MICHAEL A. CIBIK

on behalf of Debtor Diosquelmy Margarita Rondon Munoz help@cibiklaw.com  
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Diosquelmy Margarita Rondon Munoz</u>	Social Security number or ITIN	xxx-xx-3456
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-10707-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Diosquelmy Margarita Rondon Munoz

6/13/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**